

STATE OF TENNESSEE
OPTIONAL TERM LIFE INSURANCE PREMIUM RATES
CALENDAR YEAR 2013

Coverage	Rate per \$1,000 per month	
	Age	Rate
Employee Optional Term Life	Under 25	\$0.044
	25 - 29	\$0.044
	30 - 34	\$0.047
	35 - 39	\$0.058
	40 - 44	\$0.088
	45 - 49	\$0.150
	50 - 54	\$0.252
	55 - 59	\$0.393
	60 - 64	\$0.612
	65 - 69	\$1.016
	70 - 74	\$1.417
	75 - 79	\$2.177
	80 & Over	\$3.934
Spouse Optional Term Life	Age	Rate
	Under 25	\$0.044
	25 - 29	\$0.044
	30 - 34	\$0.047
	35 - 39	\$0.058
	40 - 44	\$0.088
	45 - 49	\$0.150
	50 - 54	\$0.252
	55 - 59	\$0.393
	60 - 64	\$0.612
	65 - 69	\$1.016
	70 - 74	\$1.417
	75 - 79	\$2.177
	80 & Over	\$3.934
Child Term Rider - \$2,500	\$0.25 / unit / month	
Child Term Rider - \$5,000	\$0.50 / unit / month	
Child Term Rider - \$10,000	\$1.00 / unit / month	
Monthly Admin Charge - Employee	\$0.30 / employee / month	
Monthly Admin Charge - Spouse	\$0.30 / employee / month	
Monthly Admin Charge - Child Term Rider	no charge	